

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tanos Assaad Choueiri
Debtor

Case No. 24-01074-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 24, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID	Recipient Name and Address
db	+ Tanos Assaad Choueiri, 824 Woodlawn Drive, Chambersburg, PA 17201-4818

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5626685	Email/PDF: bncnotices@becket-lee.com	Feb 24 2025 19:01:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5613700	+ Email/PDF: bncnotices@becket-lee.com	Feb 24 2025 19:02:28	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5613701	+ EDI: BANKAMER	Feb 24 2025 23:39:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5629007	EDI: BANKAMER	Feb 24 2025 23:39:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5613702	+ EDI: CAPITALONE.COM	Feb 24 2025 23:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5613702	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 19:02:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5613703	+ EDI: CAPITALONE.COM	Feb 24 2025 23:39:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
5613703	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 18:48:39	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
5622761	EDI: CAPITALONE.COM	Feb 24 2025 23:39:00	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
5622761	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 18:49:18	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
5613704	+ EDI: JPMORGANCHASE	Feb 24 2025 23:39:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
5613704	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2025 19:02:13	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
5613705	+ EDI: CITICORP	Feb 24 2025 23:39:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5614980	EDI: DISCOVER	Feb 24 2025 23:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5613706	+ EDI: DISCOVER	Feb 24 2025 23:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5624992	EDI: JEFFERSONCAP.COM	Feb 24 2025 23:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617

District/off: 0314-1
Date Rcvd: Feb 24, 2025

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 30

5618301	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 24 2025 18:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5628142	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2025 19:02:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5626277	Email/Text: camanagement@mtb.com	Feb 24 2025 18:44:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
5613707	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 24 2025 18:44:00	Nissan Motor Acceptance, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
5628330	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 24 2025 18:44:00	Nissan-Infiniti LT LLC, Fka Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
5615615	+ EDI: AGFINANCE.COM	Feb 24 2025 23:39:00	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
5628095	EDI: PRA.COM	Feb 24 2025 23:39:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
5630138	EDI: PRA.COM	Feb 24 2025 23:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5628173	Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2025 18:48:44	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5613708	+ EDI: SYNC	Feb 24 2025 23:39:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5613708	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 24 2025 18:48:04	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5628975	EDI: AISACG.COM	Feb 24 2025 23:39:00	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
5628975	Email/PDF: acg.acg.ebn@aisinfo.com	Feb 24 2025 19:01:40	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
5613709	+ EDI: SYNC	Feb 24 2025 23:39:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5613709	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 24 2025 18:49:27	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5613710	+ EDI: SYNC	Feb 24 2025 23:39:00	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
5613710	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 24 2025 18:49:17	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
5613711	+ EDI: SYNC	Feb 24 2025 23:39:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5613711	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 24 2025 19:03:18	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5613712	+ EDI: AGFINANCE.COM	Feb 24 2025 23:39:00	WebBank/OneMain, Attn: Bankruptcy, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336
5613713	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Feb 24 2025 19:03:23	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
5621699	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Feb 25 2025 05:42:09	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com
Denise E. Carlson	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 1 Tanos Assaad Choueiri ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Tanos Assaad Choueiri

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5494

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:24-bk-01074-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tanos Assaad Choueiri

2/24/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.